NOV 2 1 2005

App. No. 10/716,802 Amdt. Dated November 21, 2005 Reply to Office Action of September 21, 2005 Atty. Dkt. No. 8591-111

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: GIRALDIN, ET AL.

Title:

CASHLESS SPENDING SYSTEM AND

METHOD

Appl. No.:

10/716,802

Filing Date:

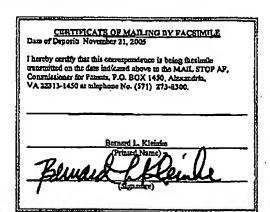
November 18, 2003

Examiner:

Daniel A. Hess

Art Unit:

2876



REPLY AND AMENDMENT

MAIL STOP AF Commissioner for Patents P.O. BOX 1450 Alexandria, VA 22313-1450.

Sir:

In response to the Office Action mailed on September 21, 2005, please amend the above-identified application as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 12 of this paper.

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